

ECU NEWS



Important Information

Regarding Online & Remote Purchases with Your

Visa® Debit & Credit Cards

All card issuers, including Eastman Credit Union, are implementing a new Visa regulation called Account Name Inquiry (ANI). This regulation aims to reduce fraud during online and remote transactions by verifying if the name provided by the cardholder matches the name on file with the financial institution that issued their Visa debit or credit card.

What does this mean for you?

To avoid online and other remote transactions from potentially being declined, it's important for you to enter your name exactly as it appears on the Visa card you are using to complete these transactions.

Please contact ECU Card Services at 800.999.2328 if you have questions or concerns regarding ANI.

Newsletter for Members • March 31, 2024

News Briefs



Free Seminars

ECU offers many free seminars covering topics such as home buying, retirement planning, home construction, and other subjects that may interest you. For a complete schedule and to register, please visit ecu.org/seminars.

Have You Verified Your Contact Information with ECU?

It only takes a few minutes, and you'll help reduce the risk of missing ECU updates, fraud alerts, and changes that could affect your account. Please contact us today via ECU Online®, over the phone, or at a branch to confirm your current contact information.



Facebook: [eastmancreditunion](https://www.facebook.com/eastmancreditunion)



Instagram: [@eastmancreditunion](https://www.instagram.com/eastmancreditunion)

Federally insured by NCUA

100% Financing Mortgage Options

Did you know that ECU offers several mortgage options with up to 100% financing? We may also be able to finance all or a portion of your closing costs! There's even an option to include additional funds for renovations or upgrades. Whatever your need, ECU can customize a mortgage just for you.

Visit ecu.org/mortgage to learn more, or apply today.



ECU Auto Loans

By Your Side for Every Mile

- Flexible Terms
- No Payments for 60 Days

Your next vehicle is just a click away!

Apply now at ecu.org/auto.

Important Information: Loan and payment deferral are subject to credit approval.



ECU BESIDE YOU

Casual for A Cause Raises \$50K

Eleven community organizations in Eastman Credit Union's service areas received donations totaling over \$50,000 in February thanks to ECU's "Casual for a Cause" employee giving program. "It's a wonderful program where our employees choose organizations they want to support," said ECU's CEO and President Kelly Price. On payday Thursdays, participating ECU employees eagerly wear matching t-shirts, jeans, and tennis shoes to work in support of "Casual for A Cause." This employee-supported program has raised over \$164,000 for selected charities since 2020. The 2023 charities chosen by ECU staff were Appalachia Service Project, Daily Bread Community Kitchen, Boys and Girls Club of Elizabethton/Carter County, Morristown/Hamblen County Humane Society, Hawkins County Humane Society, Lee County Animal Shelter, SCMA Food Pantry, Pathfinders Youth Camp, SMILE Foster Closet, Longview Animal Care & Adoption Center, and Longview Dream Center.



Make a Payment with REPAY®! Fast. Simple. Convenient.

ECU has partnered with REPAY to simplify the payment-making process.

You can now pay your ECU loans online using an account from another Financial Institution.

Simply register with your information, provide your payment details (account/routing number or debit card), and schedule your payment!

If using ACH (account/routing number), there's no fee, and you can schedule a regular recurring payment!

Learn more at ecu.org/repay.

ECU Sponsors Congressional Art Contest

Eastman Credit Union and Eastman Chemical Company were proud sponsors of the First District Congressional Art Contest in December. Congressman Nathaniel Moran announced the



winners at a ceremony at the Michelson Museum of Art in Marshall. Jonathan Webb (ECU's Regional Director) and Michelle Holyfield (Eastman's Outreach Coordinator) presented prizes to the winners on behalf of ECU and Eastman.

1st place, Everett Murrieta, Chapel Hill; 2nd place, Sora Sakai, Winona; 3rd place, Gracyn Campbell, Tyler; Honorable mentions: Mia Moore, Tyler; Jesus Barboza, Texarkana; Brianne Davis, Mt. Pleasant.



Maximize Your Retirement Income

Working with a financial advisor on Social Security can be a prudent and strategic decision for individuals seeking to optimize their retirement planning. Social Security is a complex and multifaceted system with numerous rules, regulations, and benefit options, making it challenging for the average person to navigate alone.

A qualified financial advisor brings expertise and insight into the intricacies of Social Security, helping individuals make informed decisions about when to claim benefits, how to maximize payouts, and how Social Security fits into their overall retirement strategy.

Please call today for a free consultation with an ECU Asset Management Investment Consultant.

Harry Headrick
Financial Consultant
Serving Texas Branches
903.381.6523



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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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For more details about ECU's products and services, visit ecu.org, or call 903.381.6500 or 800.999.2328.

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